# Case 15-21336-GLT POPHE UNITED STATES BEARING UP 1/2/00 PEZ:59 FOR THE WEIGHTRN DISTINCT COP PENSYLVANIA

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IN RE:	)
Aaron W. Pikovsky Josephine T. Pikovsky,	Case No. 15-21336 Chapter 13
Debtors	Document No. 43
Aaron W. Pikovsky,	) )
Josephine T. Pikovsky,	)
Movants	)
Vs	) )
Capital One, Chase Card Services,	)
Department Stores National Bank Macys,	)
Equitable Gas Bankruptcy Department,	)
Kohls Payment Center, Old Navy Visa,	)
PNC Bank, Sears Credit Cards, Synchrony	)
Bank, S. James Wallace, Wells Fargo Dealer	)
Services, Bank of America, Portfolio	)
Recovery Associates, Goodyear Credit Plan,	)
Lakeview Loan Servicing, Cavalry SPV,	
Discover, Citibank, M&T Bank, Orange	)
Lake Country Club, Pennsylvania Dept.	)
of Revenue, Portfolio Recovery Associates,	)
Toyota Financial Services, Wells Fargo Bank	,
Toyota Lease Trust, Quantum3 Group, LLC,	)
Andrew F. Gornall, Comenity Bank,	
and Ronda J. Winnecour, Chapter 13 Trustee	)
Respondents	)

# CONSENT ORDER BETWEEN DEBTORS AND CHAPTER 13 TRUSTEE REGARDING MOTION TO APPROVE THE DEBTORS TO OBTAIN VEHICLE FINANCING

AND NOW come the debtors, Aaron W. Pikovsky and Josephine T. Pikovsky, by and through their attorney Kenneth Steidl and Steidl and Steinberg, and respectfully represent as follows:

- This case was commenced on February 28, 2017 when the debtors filed a voluntary petition under Chapter 13 of the Bankruptcy Code.
- 2. The debtors currently lease a 2011 Toyota Camry.
- 3. The lease on the 2011 Toyota Camry ends in July 2017.
- 4. The debtors need a vehicle as they are both employed.

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Motor Credit Corporation for a 2014 Toyota XB SW. The total loan amount is \$13,911.15 and the monthly payment is \$325.26 for 48 months at 10.29% interest.

- 6. The Office of the Chapter 13 Trustee does not oppose the debtors moving forward with the financing of this vehicle.
- 7. A Report of Financing will be filed within 14 days of the sale being executed.
- 8. The Chapter 13 Plan will be amended within 30 days of the sale being executed.

WHEREFORE, the Debtors, Aaron W. Pikovsky and Josephine T. Pikovsky, respectfully request this Honorable Court to approve them to obtain a vehicle loan for no more than \$15,000.00 with a monthly payment of up to \$350.00.

Respectfully Submitted,

August 16, 2017 /s/ Kenneth Steidl

DATE Kenneth Steidl, Esquire
Attorney for the Debtors
STEIDL & STEINBERG

Suite 2830 – Gulf Tower 707 Grant Street Pittsburgh, PA 15219

(412) 391-8000 PA I. D. No. 34965

ksteidl@steidl-steinberg.com

August 16, 2017 /s/Jana S. Pail

DATE

Jana S. Pail, Esquire

Attorney for Chapter 13 Trustee Suite 3250, USX Tower

Suite 3250, USX Tow 600 Grant Street

Pittsburgh, PA 15219

412-471-5566

PA I.D. No. 88910

IT IS SO ORDERED.

GREGORY**W**. TADDONIÖ<sup>ct</sup>

UNITED STATES BANKRUPTCY COURT

## Case 15-21336-GLT Doc 45 Filed 08/23/17 Entered 08/24/17 00:52:59 Desc Imaged

Certificate of Notice Page 3 of 3 Western District of Pennsylvania

In re: Aaron W. Pikovsky Josephine T. Pikovsky Debtors

Case No. 15-21336-GLT Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0315-2 User: lfin Page 1 of 1 Date Rcvd: Aug 21, 2017

Form ID: pdf900 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2017.

db/jdb +Aaron W. Pikovsky, Josephine T. Pikovsky, 11860 Beacon Drive, North Huntingdon, PA 15642-8874

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2017 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com on behalf of Joint Debtor Josephine T. Pikovsky

julie.steidl@steidl-steinberg.com,

ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie. nebel@steidl-steinberg.com;r53037@notify.bes tcase.com

on behalf of Debtor Aaron W. Pikovsky julie.steidl@steidl-steinberg.com, Kenneth Steidl ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie. nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bes

Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,

Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 8